

DERWENT-ACC-NO: 1990-319909

DERWENT-WEEK: 199042

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**TITLE: Electronic funds transfer via facsimile machines
- each**

**party transmits image of completed voucher
together with
ID card to facsimile at centre facility**

INVENTOR: BENTON, W M; MEE, W

PATENT-ASSIGNEE: MONEYFAX INC[MONEN]

PRIORITY-DATA: 1989US-0298348 (January 17, 1989)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES
MAIN-IPC			
US 4960981 A	October 2, 1990	N/A	000
N/A			

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO
APPL-DATE		
US 4960981A	N/A	1989US-0298348
17, 1989		January

INT-CL (IPC): G06F015/30

ABSTRACTED-PUB-NO: US 4960981A

BASIC-ABSTRACT:

Facsimile machines are located at the sites of the parties to a transaction, e.g. buyer and seller. Each facsimile machine is conventional, including a document reader for optically reading and image bit map encoding contents of a document to be transmitted, a modem for transmitting the bit mapped image to a facsimile machine located at or near a central facility. The centre comprises an automated clearing house (ACH), and receives incoming images and a document printer.

The system further includes special transaction vouchers to be sent by facsimile by the buyer and seller to the ACH for clearing. Each voucher has particular regions containing pre-printed information such as the account number of the holder, ACH routing number and unique sequential numeric designator, similar to a bank check, and another region to be filled in for each transaction including the amount of the a transaction, the account number of the other party to the transaction and the written signature of the holder.

ADVANTAGE - Real time fund transfer using facsimile.

CHOSEN-DRAWING: Dwg.1/6

TITLE-TERMS: ELECTRONIC FUND TRANSFER FACSIMILE

**MACHINE PARTY TRANSMIT IMAGE
COMPLETE VOUCHER ID CARD FACSIMILE CENTRE
FACILITY**

DERWENT-CLASS: T01 T05 W01 W02

EPI-CODES: T01-C03; T01-J05A; T05-L; W01-C05B1; W01-C05B3; W02-J03C; W02-J09;

SECONDARY-ACC-NO:

Non-CPI Secondary Accession Numbers: N1990-245158